

**Information to identify the case:**

Debtor 1 Margaret A. Keady  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **13-21759-CMB**

Social Security number or ITIN **xxx-xx-6686**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret A. Keady  
aka Peg A Keady

7/10/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Margaret A. Keady  
Debtor

Case No. 13-21759-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jul 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2018.

db +Margaret A. Keady, 15 Hillcrest Road, Pittsburgh, PA 15221-3651  
aty +vde13, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
13638466 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
13622906 Bank of America, PO Box 15019, El Paso, TX 79998  
13648475 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
13622914 +PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032  
13639822 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
13715471 +Woodland Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2018 02:15:15 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
cr +E-mail/Text: giglmi@whsd.net Jul 11 2018 02:15:49 Woodland Hills School District, Administrative Office, 2430 Greensburg Pike, Pittsburgh, PA 15221-3611  
13637619 EDI: PHINAMERI.COM Jul 11 2018 06:03:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096  
13622905 EDI: BANKAMER.COM Jul 11 2018 06:04:00 Bank of America, PO Box 15019, Wilmington, DE 19886  
13622907 +EDI: CAPITALONE.COM Jul 11 2018 06:04:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13622908 +EDI: CHASE.COM Jul 11 2018 06:04:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
13632218 +EDI: CRFRSTNA.COM Jul 11 2018 06:03:00 Credit First NA, Po Box 818011, Cleveland, OH 44181-8011  
13622910 EDI: DISCOVER.COM Jul 11 2018 06:04:00 Discover Card, PO Box 3008, New Albany, OH 43054  
13629014 EDI: DISCOVER.COM Jul 11 2018 06:04:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13644492 +E-mail/Text: kburkley@bernsteinlaw.com Jul 11 2018 02:15:42 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
13622911 +EDI: CRFRSTNA.COM Jul 11 2018 06:03:00 Firestone, PO Box 81410, Cleveland, OH 44181-0410  
13622912 +EDI: RMSC.COM Jul 11 2018 06:04:00 GE Capital Walmart, PO Box 530927, Atlanta, GA 30353-0927  
13622913 +EDI: PHINAMERI.COM Jul 11 2018 06:03:00 GM Financial, PO Box 183834, Arlington, TX 76096-3834  
13689756 EDI: PRA.COM Jul 11 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
13622909\* +Chase, PO Box 15153, Wilmington, DE 19886-5153  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr  
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Jul 10, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Woodland Hills School District jhunt@grblaw.com, cnoroski@grblaw.com  
Lauren M. Lamb on behalf of Debtor Margaret A. Keady julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;lamblr53037@notify.bestcase.com;rlager@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 6